

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of	:	
	:	
Timothy L. ROBINSON et al.	:	Confirmation No.: 1329
	:	
Serial No.: 10/775,079	:	Group Art Unit: 3692
	:	
Filed: February 11, 2004	:	Examiner: Susanna M. Diaz

Title: A SYSTEM AND METHOD FOR DELAYING PAYMENT PROCESSING FOR  
BIOMETRICALLY-INITIATED FINANCIAL TRANSACTIONS

**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION**

**UNDER 37 C.F.R. § 1.116**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 23313-1450

Sir:

This Amendment and Response constitutes a complete and timely reply to the Final Office Action mailed September 16, 2008 in the above-identified application. Because this Amendment and Response has been filed within two months of the date of the Final Office Action, a timely Advisory Action is requested. The following remarks are respectfully submitted.

**Amendments to the Claims** begin on page 2.

**Remarks** begin on page 10.